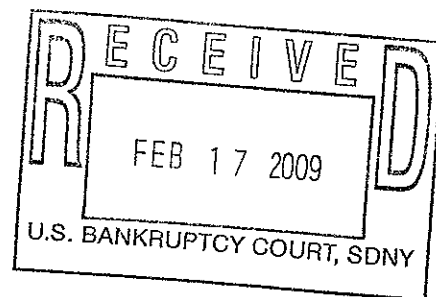


United States Bankruptcy Court *Southern Dist. of New York*

One Bowling Green - *Rm 610*

New York, NY 10004

Attn: Honorable, Robert D. Drain



Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005

Document # 14705 to cancel OPEB (health insurance benefits)
for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705
filed by Delphi Corporation on February 4, 2009 asking the
court to cancel health insurance benefits (OPEB) for over
15,000 people who are retirees of Delphi Corporation.

**Please note that this letter is an OBJECTION to that document
and file it as a motion to object to document #14705.**

I am a Delphi retiree, Delphi informed me that my pension account was being frozen and would no longer increase. Hence I chose to retire before age 62. My affective retiree date is March 1, 2008.

Delphi prepared a retirement package specifically for me that defined the pension income, Health and Life Insurance benefits that I was to receive post retirement. A \$10,000.00 **(RHRA)** Retiree Health Reimbursement Account, was included as part of my retirement package.

Delphi did not offer me a bonus, buy out, or incentives that some salaried employees were being offered.

I am burdened with medical condition which requires a substantial number of prescriptions to be filled monthly. Had I any inkling that my health benefits would be terminated, I would not have elected to retired.

I am forced to purchase the same level of Health coverage Delphi plans to terminate so that I may procure the health care products I require. If this motion is adopted by the courts I will be forced to find a job to help offset the expense.

This motion before the courts represents a breach in my retirement contract with Delphi. Please consider my position when ruling.

Michael R. Phipps

*3800 Sugar Lane
Nokomo, IA. 50692*